

**ASSEMBLY BILL**

**No. 995**

**Introduced by Assembly Member Ridley-Thomas**

February 20, 2003

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An act to amend Section 679.71 of the Insurance Code, relating to insurance policies.

LEGISLATIVE COUNSEL'S DIGEST

AB 995, as introduced, Ridley-Thomas. Insurance policies: unfair practices.

Existing law provides that, except as specified, no admitted insurer shall refuse to insure, nor cancel, nor issue under conditions less favorable than those given in other comparable cases, certain property and liability insurance to any person by reason of the marital status, sex, race, color, religion, national origin or ancestry of the person, nor shall any factor, other than marital status, of itself constitute a condition or risk resulting in a higher rate, premium, or charge for the insurance.

This bill would make technical, nonsubstantive changes to these provisions.

Vote: majority. Appropriation: no. Fiscal committee: no. State-mandated local program: no.

*The people of the State of California do enact as follows:*

- 1 SECTION 1. Section 679.71 of the Insurance Code is  
2 amended to read:  
3 679.71. No admitted insurer, licensed to issue any policy of  
4 insurance covered by this chapter, shall fail or refuse to accept an  
5 application for, or to issue a policy to an applicant for, ~~such~~ that

1 insurance (unless ~~such~~ *the* insurance is to be issued to the applicant  
2 by another insurer under the same management and control), or  
3 cancel ~~such~~ *that* insurance, under conditions less favorable to the  
4 insured than in other comparable cases, except for reasons  
5 applicable ~~like~~ to persons of every marital status, sex, race, color,  
6 religion, national origin, or ancestry; nor shall sex, race, color,  
7 religion, national origin, or ancestry of itself constitute a condition  
8 or risk for which a higher rate, premium, or charge may be required  
9 of the insured for ~~such~~ *the* insurance.

